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Continuing Education Credit — January 2025

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team.
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1. In 2025, contribution limits for health savings accounts rose to $8,550 for a family and to which amount for an individual with an HSA? *
$4,150
$4,300
$4,550
$4,850
Related Content: Traditional vs. Roth 401(k) and how best to leverage an HSA

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2. Roughly what percentage of employers currently provide a Roth 401(k) option to employees, as opposed to the 58% that offered the retirement savings vehicle in 2013? *
40%
65%
80%
90%
Related Content: Traditional vs. Roth 401(k) and how best to leverage an HSA

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3. A proposed IRS/Treasury regulation would require newly created 401(k) and 403(b) plans to automatically enroll eligible employees, starting at least at what initial contribution rate? *
2%
3%

4%
5%
Related Content: Regs proposed on 401(k) enrollment, Roth IRA catchup

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4. In December, which state barred its pension funds from investing based on environmental, social and governance factors? *
Indiana
Kansas
Ohio
Oklahoma
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5. Due to decreasing expense ratios for equities and bonds, investors today pay how much less in cumulative fees than they did in 2020? *
$98 billion
$109 billion
$112 billion
$116 billion
Related Content: Vanguard finds tax-loss harvesting is key to advisor value

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6. Companies that sell an asset and then lease it back from the buyer — known as a leaseback arrangement — may accrue all of the following tax and operational benefits except: *
Deductible lease payments
Setting an above-market sale price for the transaction
Enhanced liquidity
Reducing taxable income
Related Content: Alternative investments tax pros need to know

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7. Gold, whose prices hit new highs in 2024, is thought to be a hedge against all of the following except: *
Geopolitical conflict
Inflation
Currency devaluation
Short-term volatility
Related Content: Advisors, clients want to know where the gold is at in 2025

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8. More than 80% of millennials recognize the importance of having a will,

according to a Trust and Wills survey. What percentage of the cohort said they have an estate plan of any kind? *
48%
36%
34%
25%
Related Content: 3 things we learned about estate planning in 2024

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9. This state has the second-highest effective property tax rate in the U.S., based on the mean amount collected from an average valued home. *
New York
New Jersey
Connecticut
Nebraska
Related Content: The 10 states with the highest property taxes on homeowners

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10. Illinois has the highest effective property tax in the U.S.; how much is its average state property tax on homes? *
$7,100
$6,800
$6,150
$5,600
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